

211 West Fort Street  
Detroit, MI 48226

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Michigan

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Case No.: **08-69648-mbm**  
Chapter: 7

In Re: (NAME OF DEBTOR(S))

Thomas Richard Crooks Jr.  
aka Thomas R Crooks, aka Thomas Crooks  
13750 Brainbridge Avenue  
Warren, MI 48089-3621

Ann Marie Crooks  
aka Ann M Crooks, aka Ann Crooks  
13750 Brainbridge Avenue  
Warren, MI 48089-3621

Social Security No.:  
xxx-xx-3913

xxx-xx-1645

Employer's Tax I.D. No.:

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**NOTICE OF NEED TO FILE PROOF OF CLAIM DUE TO RECOVERY OF ASSETS**

NOTICE IS GIVEN THAT:

The initial notice in this case instructed creditors that it was not necessary to file a proof of claim. Since that notice was sent, assets have been recovered by the trustee.

Creditors who wish to share in any distribution of funds must file a proof of claim with the clerk of the bankruptcy court at the address above on or before:

**January 11, 2010**

Creditors who do not file a proof of claim on or before this date will not share in any distribution from the debtor's estate.

The proof of claim form is enclosed with this notice. It may be filed by regular mail. If you wish to receive proof of its receipt by the bankruptcy court, enclose a photocopy of the proof of claim together with a stamped, self-addressed envelope.

There is no fee for filing the proof of claim.

**Any creditor who has previously filed a claim in this case must file it again.**

Dated: 10/13/09

BY THE COURT

Katherine B. Gullo , Clerk of Court  
UNITED STATES BANKRUPTCY COURT



<b>UNITED STATES BANKRUPTCY COURT Eastern District of Michigan</b>		<b>PROOF OF CLAIM</b>
Name of Debtor: Thomas Richard Crooks Jr. Ann Marie Crooks		Case Number: 08-69648-mbm
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.  <b>Court Claim Number:</b> _____ <i>(If known)</i>  <b>Filed on:</b> _____
Name and address where notices should be sent:		
Telephone number:		
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.  <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
Telephone number:		
<b>1. Amount of Claim as of Date Case Filed:</b> \$ _____  If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.  If all or part of your claim is entitled to priority, complete item 5.  <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.</b>  Specify the priority of the claim.  <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).  <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507 (a)(4).  <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).  <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7).  <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).  <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____).  <p style="text-align: center;"><b>Amount entitled to priority:</b></p> <p style="text-align: center;">\$ _____</p> <p style="font-size: small;">*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</p>
<b>2. Basis for Claim:</b> _____ (See instruction #2 on reverse side.)		
<b>3. Last four digits of any number by which creditor identifies debtor:</b> _____  <b>3a. Debtor may have scheduled account as:</b> _____ (See instruction #3a on reverse side.)		
<b>4. Secured Claim</b> (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.  <b>Nature of property or right of setoff:</b> <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other <b>Describe:</b>  <b>Value of Property:</b> \$ _____ <b>Annual Interest Rate</b> ____ %  <b>Amount of arrearage and other charges as of time case filed included in secured claim,</b> <b>if any:</b> \$ _____ <b>Basis for perfection:</b> _____  <b>Amount of Secured Claim:</b> \$ _____ <b>Amount Unsecured:</b> \$ _____		
<b>6. Credits:</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim.  <b>7. Documents:</b> Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. <i>(See instruction 7 and definition of "redacted" on reverse side.)</i>  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.  If the documents are not available, please explain:		
<b>Date:</b> _____	<b>Signature:</b> The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	
		<b>FOR COURT USE ONLY</b>

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

**INSTRUCTIONS FOR PROOF OF CLAIM FORM**

*The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.*

**Items to be completed in Proof of Claim form****Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

**Creditor's Name and Address:**

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

**1. Amount of Claim as of Date Case Filed:**

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

**2. Basis for Claim:**

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

**3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:**

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

**3a. Debtor May Have Scheduled Account As:**

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

**4. Secured Claim:**

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

**5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a):**

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

**6. Credits:**

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

**7. Documents:**

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

**Date and Signature:**

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

**DEFINITIONS****Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

**Creditor**

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

**Claim**

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

**Proof of Claim**

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

**Secured Claim Under 11 U.S.C. §506(a)**

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

**Unsecured Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

**Claim Entitled to Priority Under 11 U.S.C. §507(a)**

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

**Redacted**

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

**Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

**INFORMATION****Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system ([www.pacer.psc.uscourts.gov](http://www.pacer.psc.uscourts.gov)) for a small fee to view your filed proof of claim.

**Offers to Purchase a Claim**

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

# CERTIFICATE OF NOTICE

District/off: 0645-2  
Case: 08-69648

User: lgros  
Form ID: nctcfclm

Page 1 of 2  
Total Noticed: 52

Date Rcvd: Oct 13, 2009

The following entities were noticed by first class mail on Oct 15, 2009.

db/jdb Thomas Richard Crooks, Jr., Ann Marie Crooks, 13750 Brainbridge Avenue,  
Warren, MI 48089-3621

16875411 +37TH DISTRICT COURT (NOTICE), 8300 COMMON ROAD, WARREN, MI 48093-2380  
16875412 +41A DISTRICT COURT (NOTICE), 40111 DODGE PARK RD, STERLING HEIGHTS, MI 48313-4179  
16875413 +ALLIED INTERSTATE NOTICE, 3000 CORPORATE EXCHANGE DRIVE, 5TH FLOOR,  
COLUMBUS, OH 43231-7723

16875415 +ASSOCIATED CREDITORS EXCHANGE (NOTICE), 5151 N. HARLEM AVE. SUITE 201, CHICAGO, IL 60656-3686  
16875416 +BEAUMONT REFERENCE LAB, PO BOX 5043, TROY, MI 48007-5043  
16875418 +BENEFICIAL/HFC (NOTICE), PO BOX 1547, CHESAPEAKE, VA 23327-1547  
16875419 C.T.I. (NOTICE), PO BOX 4783, CHICAGO, IL 60680-4783  
16875420 +CACH LLC, 4340 S. MONACO STREET, UNIT 2, DENVER, CO 80237-3408  
16875423 +CHASE RECEIVABLES (NOTICE), 1247 BROADWAY, SONOMA, CA 95476-7503  
16875425 +CLIENT SERVICES INC. (NOTICE), 3451 HARRY S. TRUMAN BLVD, SAINT CHARLES, MO 63301-9816  
16875426 ++COMCAST, PO BOX 8009 C, PLYMOUTH MI 48170-8009  
(address filed with court: COMCAST CABLE, 30736 HOOVER ROAD, WARREN, MI 48093)  
16875427 +CURT KARGULA, 64155 VAN DYKE, WASHINGTON, MI 48095-2580  
16875428 +DR. BUGLI'S FAMILY DENTAL CARE, 5556 METRO PARKWAY, STERLING HEIGHTS, MI 48310-4110  
16875430 +ENCORE RECEIVABLE MANAGEMENT (NOTICE), 400 W. ROGERS ROAD, P.O BOX 3330,  
OLATHE, KS 66063-3330

16875432 GE MONEY BANK (NOTICE), ATTN: BANKRUPTCY DEPT., PO BOX 103104, ROSWELL, GA 30076  
16875433 GEMB/FUNANING (NOTICE), P.O. BOX 981438, EL PASO, TX 79998-1438  
16875434 GEMB/JCPENNY (NOTICE), BANKRUPTCY DEPARTMENT, PO BOX 981131, EL PASO, TX 79998-1131  
16875435 GEMB/LOWES, PO BOX 103065, ROSWELL, GA 30076  
16875436 +GLOBAL CREDIT & COLLECTION, 300 INTERNATIONAL DRIVE SUITE 100, P.M.B. 10015,  
WILLIAMSVILLE, NY 14221-5783

16875438 +HSBC CONSUMER LENDING USA, C/O ASSET ACCEPTANCE LLC, P.O. BOX 2036, WARREN, MI 48090-2036  
16875439 +JA CAMBECE LAW OFFICE PC (NOTICE), EIGHT BOURBON ST, PEABODY, MA 01960-7481  
16898545 JPMORGAN CHASE BANK, N.A, c/o Shermeta, Adams & Von Allmen, PC, P.O. Box 5016,  
Rochester Hills, MI 48308-5016

16875440 L J ROSS & ASSOCIATES, INC, PO BOX 2317, ANN ARBOR, MI 48106-2317  
16875441 +LAW OFFICES OF DONALD R. CONRAD (NOTICE), 31041 SCHOOLCRAFT ROAD, SUITE B,  
LIVONIA, MI 48150-2026

16875443 MIDLAND CREDIT MANAGEMENT, INC.(NOTICE), DEPARTMENT 8870, LOS ANGELES, CA 90084-8870  
16875444 +MRS ASSOCIATES INC. OF NEW JERSEY, 3 EXECUTIVE CAMPUS, SUITE 400,  
CHERRY HILL, NJ 08002-4103

16875445 +NATIONAL ACTION FINANCIAL SERVICES, INC., NOTICE), 165 LAWRENCE BELL DRIVE, SUITE 100,  
WILLIAMSVILLE, NY 14221-7900

16875446 +NATIONWIDE CREDIT INC (NOTICE), 2015 VAUGHN RD NW, BLDG 400, KENNESAW, GA 30144-7802  
16875447 +NCB MANAGEMENT SERVICES, INC. (NOTICE), P.O. BOX 1099, LANGHORNE, PA 19047-6099  
16875448 NCO FINANCIAL SYSTEMS INC. (NOTICE), 2665 ELIZABETH LAKE ROAD, WATERFORD, MI 48328-3277  
16875449 +NORTHLAND GROUP INC. (NOTICE), P.O. BOX 390905, MINNEAPOLIS, MN 55439-0905  
16875450 +NUTRI-TURF LAWN AND TREE SERVICE, 28505 LORNA AVE., WARREN, MI 48092-2769  
16875451 +PINNACLE FINANCIAL GROUP (NOTICE), 7825 WASHINGTON AVE S STE 310, MINNEAPOLIS, MN 55439-2424  
16875452 +RED RUN STORAGE, 32100 DEQUINDRE RD, WARREN, MI 48092-5308  
16875453 +SHERMETA, ADAMS & VON ALLMEN, PC(NOTICE), 445 SOUTH LIVERNOIS ROAD, SUITE 333, PO BOX 5016,  
ROCHESTER HILLS, MI 48308-5016

16875454 +TARA P SHAH MD, 38300 VAN DYKE 102, STERLING HEIGHTS, MI 48312-1176  
16875456 +TATE & KIRLIN ASSOCIATES (NOTICE), 2810 SOUTHAMPTON ROAD, PHILADELPHIA, PA 19154-1207  
16875457 +TRI-COUNTY MEDICAL, 37450 DEQUINDRE RD, STERLING HEIGHTS, MI 48310-3503  
16875458 +UNITED RECOVERY SYSTEMS (NOTICE), 5800 NORTH COURSE DR, HOUSTON, TX 77072-1613  
16875459 UNIVERSAL FIDELITY LP (NOTICE), PO BOX 941911, HOUSTON, TX 77094-8911  
16875460 +WELTMAN, WEINBERG, & REIS, CO LPA(NOTICE), 2155 BUTTERFIELD, SUITE 200-S,  
TROY, MI 48084-3463

The following entities were noticed by electronic transmission on Oct 13, 2009.

16875414 +EDI: ACCE.COM Oct 13 2009 18:04:00 ASSET ACCEPTANCE LLC, P.O. BOX 2036,  
WARREN, MI 48090-2036

16875417 +EDI: HFC.COM Oct 13 2009 18:03:00 BENEFICIAL/HFC, 26489 HOOVER ROAD,  
WARREN, MI 48089-1102

16875421 EDI: CAPITALONE.COM Oct 13 2009 18:03:00 CAPITAL ONE, PO BOX 30281,  
SALT LAKE CITY, UT 84130-0281

16875422 +EDI: CAUT.COM Oct 13 2009 18:03:00 CHASE AUTO FINANCE, 11119 N. TOREY PINES ROAD,  
LA JOLLA, CA 92037-1009

16875424 EDI: CHASE.COM Oct 13 2009 18:03:00 CHASE/BP, BANK USA, NA, 800 BROOKSEGE BLVD,  
WESTERVILLE, OH 43081-2822

16875429 +EDI: DTEE.COM Oct 13 2009 18:03:00 DTE ENERGY, 3200 HOBSON ST, LOWER LEVEL,  
DETROIT, MI 48201-2927

16875431 EDI: TSYS2.COM Oct 13 2009 18:04:00 FASHION BUG, P.O. BOX 84073, COLUMBUS, GA 31908-4073  
16875437 EDI: RMSC.COM Oct 13 2009 18:03:00 GREEN TREE SERVICING, 332 MINNESOTA ST. STE 610,  
SAINT PAUL, MN 55101-7707

16875442 +EDI: RESURGENT.COM Oct 13 2009 18:03:00 LVNV FUNDING LLC, P.O. BOX 10497,  
GREENVILLE, SC 29603-0497

16875455 EDI: WTRRN BANK.COM Oct 13 2009 18:03:00 TARGET NATIONAL BANK, PO BOX 59317,  
MINNEAPOLIS, MN 55459-0317

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0645-2  
Case: 08-69648

User: lgros  
Form ID: ntctfclm

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Total Noticed: 52

Date Rcvd: Oct 13, 2009

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

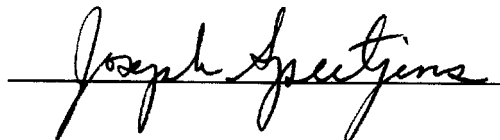
Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.